IAP5 Rec'd PCT/PTO 28 SEP 2006 10/594591

DOCKET NO: 296535US2PCT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF

RETO SCHNEIDER, ET AL. : ATTN: APPLICATION DIVISION

SERIAL NO: NEW U.S. PCT APPLICATION

(BASED ON PCT/CH05/00094)

FILED: HEREWITH

FOR: COMPUTER-BASED SYSTEM AND

METHOD FOR DETECTING RISKS

PRELIMINARY AMENDMENT

COMMISSIONER FOR PATENTS ALEXANDRIA, VIRGINIA 22313

SIR:

Prior to a first examination on the merits, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks begin on page 11 of this paper.